

**Rejections Under 35 U.S.C. §112, Second Paragraph**

The Examiner rejected claims 1-6 as being indefinite. Applicants submit that amendments to claim 1 presented herein provide the required definiteness. Claims 2-6 depend from claim 1. Accordingly, Applicants respectfully request withdrawal of the rejection to claims 1-6 under §112.

**Rejections Under 35 U.S.C. §103(a)**

The Examiner rejected claims 1, 2, and 7-10 under 35 U.S.C. §103(a) as being unpatentable over Tognazzini (U.S. Patent No. 5,739,512) in view of Marshall ("Internet Banking: How Far, How Fast?" U.S. Banker, March 1998). Applicants respectfully traverse this rejection for the reasons presented below.

Claim 1 of the present invention specifies, as amended, inputting a number  $n$  that represents a number of transaction records to transmit, and that the number of transaction records transmitted include the new transaction record and  $n-1$  previous transaction records. Independent claims 7-10 recite similar language.

The present invention allows a user to enter a number representing the number of transaction records to transmit to the user. For example, referring to Fig. 13 of the present application, if the user specifies that three records are to be transmitted, the current or new transaction record and the previous two transaction records will be transmitted to the designated destination address, for a total of three records. Neither Tognazzini nor Marshall discloses allowing the user to enter a number representing the number of transaction records to transmit. Tognazzini specifies that a traveler has an electronic mail address encoded on the magnetic stripe of a credit card that is used by a business to send the receipt electronically (Tognazzini at col. 2, lines 22-25). Also, Marshall discloses that the Web@TM system allows customers to have account statements, reports, or transaction receipts printed online or e-mailed to them, but does not mention whether the customer can specify the number of current and previous transaction records to transmit.

Therefore, it is submitted that independent claims 1 and 7-10 patentably distinguish over the prior art. As for the dependent claims, the dependent claims depend from the above-discussed independent claim 1 and are patentable over the prior art for the reasons discussed above.

CONCLUSION

It is submitted that neither of the references, either taken alone or in combination, teaches the present claimed invention. Thus, claims 1-10 are deemed to be in a condition suitable for allowance. Reconsideration of the claims and an early Notice of Allowance are earnestly solicited.

If there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

Finally, if there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

STAAS & HALSEY LLP

Date: 2/22/02

By: C. Joan Gilsdorf  
Christine Joan Gilsdorf  
Registration No. 43,635

Suite 500  
700 Eleventh St., N.W.  
Washington, D.C. 20001  
(202) 434-1500

**VERSION WITH MARKINGS TO SHOW CHANGES MADE**

**IN THE CLAIMS**

Please **AMEND** the following claims:

1. (THREE TIMES AMENDED) A consumer transaction facility for communicating with a host computer having a transaction information file for customers via a communication line in accordance with an operation of a customer to perform a customer's desired transaction, said consumer transaction facility comprising:

a display device;

display control means for controlling a display on said display device; and

input means for performing an input operation in accordance with a display on said display device, wherein said display control means displays on said display device;

a first screen display in which a customer inputs a destination electronic mail address through said input means, [and]

a second screen display of customer-selectable options, the options comprising transmitting the transaction record to the destination address, printing the transaction record at said facility, and both transmitting the transaction record to the destination address and printing it at said facility, and wherein the transaction record is transmitted, printed, or both transmitted and printed, depending upon the option selected by the customer, and

a third screen display in which a number n is input through said input means, the number n representing a number of transaction records to transmit and comprising one new transaction record and n-1 past transaction records.

7. (TWICE AMENDED) A consumer transaction facility, comprising:

a display device;

an input device on which a consumer enters transactions according to options displayed on said display device; and

a transaction receipt process displaying options on said display device to selectively receive a transaction receipt at a destination electronic mail address, to receive a transaction receipt as a paper receipt, and to receive a transaction receipt both at a destination electronic mail address and as a paper receipt, and receiving the transaction receipt at the destination electronic mail address, as a paper receipt, or both, depending upon the option

selected by the consumer,

wherein a number n is input through said input device, the number n representing a number of transaction receipts to receive and comprising one new transaction receipt and n-1 transaction receipts.

8. (TWICE AMENDED) A method of performing transactions at a consumer transaction facility, comprising:

entering and storing a destination electronic mail address; [and]

selecting whether to receive a transaction receipt both at the destination electronic mail address and as a paper receipt, and receiving the transaction receipt based upon the selection; and

entering a number n representing a number of transaction receipts to receive and comprising one new transaction receipt and n-1 past transaction receipts.

9. (TWICE AMENDED) A method of performing transactions at a consumer transaction facility, comprising:

entering and storing a destination electronic mail address; [and]

providing selectable options to receive a transaction receipt at the destination electronic mail address, as a paper receipt, or to receive a transaction receipt both at the destination electronic mail address and as a paper receipt, and receiving the transaction receipt based upon the selected option; and

entering a number n representing a number of transaction receipts to receive and comprising one new transaction receipt and n-1 past transaction receipts.

10. (TWICE AMENDED) A method for performing transactions at a consumer transaction facility, comprising:

displaying selection options to transmit a transaction receipt to a destination address, print the transaction receipt at the consumer transaction facility, and both transmit the transaction receipt to the destination address and print the transaction receipt at the consumer transaction facility;

displaying options, if transmission of the transaction receipt to a destination address is selected, to transmit the transaction receipt to a pre-selected destination address or

to a different destination address; [and]

transmitting, printing, or both transmitted and printing the transaction receipt,  
depending upon the option selected by the customer; and

entering a number n representing a number of transaction receipts to transmit  
and comprising one new transaction receipt and n-1 past transaction receipts.